# Jean Calvin: the father of capitalism?

By W. Stanford Reid

That Calvin was the originator and founder of capitalism is very frequently taken for granted. One only has to teach a course at university level on the history of the sixteenth century or on economic history to discover very quickly that many students take this as axiomatic. But it is not only in the circles of *academe* that this holds true. There is constant reference today in learned journals and in the media to 'the Puritan (or Protestant) work ethic', and when one seeks to trace the origin of this sociological and ethical phenomenon, it always goes back to land squarely on the shoulders of the Genevan Reformer. As Aldous Huxley has put it: 'The Reformers read their Old Testament and, trying to imitate the Jews, became those detestable Puritans to whom we owe, not merely Grundyism and Podsnappery, but also (as Weber and Tawney have shown) all that was and still is vilest, cruellest, most antihuman in the modern capitalist system.'[1] But it is obvious that Aldous Huxley has placed his faith in the two writers to whom he refers, without going back to see if they are correct. In a small way this essay will try to clarify the issue.

The basis of the view of Calvin's relation to capitalism is to be found in the essay of Max Weber on *The Protestant Ethic and the Spirit of Capitalism* ('Die protestantische Ethik und der Geist des Kapitalismus') in 1904–5 and reprinted in his major work on the sociology of religion in 1920.[2] Weber's fundamental presupposition for his work is that religion, whatever its character, is the source of a culture's economic and social ethos. In this he was opposed to the current Marxist thinking which made economic thinking and action the basis for religion and other theoretical thought. However, many Marxists have adopted part of Weber's thesis as a means of discrediting both religion and capitalism.

Weber commences his work by quoting the eighteenth-century American leader, Benjamin Franklin, who made the gaining of profit by hard work, careful investment and full employment of time an individual's principal objective in life. He then goes on to point out that Franklin's father was a strict Calvinist and deduces from this that Franklin, who was a Deist, had adopted his father's philosophy of life. This, he says, goes back to Luther's and Calvin's doctrine of 'calling' or vocation, a doctrine quite different from that of the Middle Ages, for while the mediaeval thinkers applied calling or vocation to those entering the

priesthood and the religious life, the Reformers applied it to all human living and activity. God calls each individual to a certain occupation in life, whether to that of a craftsman, a farmer, a merchant or a preacher.

Pointing out that Luther did not carry his view of calling through to its logical conclusion, Weber holds that the person who did this was Jean Calvin. It was Calvin's doctrine of election and predestination which helped to develop this idea. Weber maintains that the doctrine of election is central to and fundamental for Calvin's whole theology, and because of this, he opened the door to a basic individualism. Since man was not dependent upon the church, a priesthood or any other aid to salvation, but solely on the sovereign electing will of God, he stood as an individual before God. He could, therefore, think of himself only as an individual, which in turn meant that all his actions would be individual. Furthermore, as an individual he must work out his election, *i.e.* his salvation, in and through his calling. By this means he would glorify God, but equally important he would gain a sense of his election and calling.

This, according to Weber, formed the basis for the Puritan ethos as held by the Puritans in England, New England and Holland in the seventeenth century. It was for this reason that the Puritans were very self-disciplined. Urged on by their pastors to 'make their calling and election sure' according to 2 Peter 1:10, they were to be 'not slothful in business, fervent in spirit, serving the Lord' (Rom. 12:11 av). The result was that the Puritans were hard working, rational in their approach to their calling, without taking any time off for leisure or personal enjoyment. The result in Weber's words was a 'worldly asceticism'. They were definitely in the world but not of it. They now brought the monastic ideal of separation from the world in its laxity and indiscipline, into the world and applied it to their own everyday life and work.

Such an ascetic approach to their economic activity of course meant that they accumulated money. The question then was how they were to use these returns from their labour. As Calvin had taught that it was not wrong to receive a moderate rate of interest (5%) on loans which were used for business, money could be lent to others, although Weber does not make much of this. Instead Weber insists that the money could not be spent for personal enjoyment or luxurious living, but must be employed productively in business to increase one's income and so one's capital. On the other hand, he believes that the Puritans held that they should keep wages as low as possible in order to gain a better profit, and that the poor were poor because of their wasteful habits and laziness, so that charity for the poor was not to be dispensed with any freedom or generosity. Out of this

attitude and perspective on life capitalism developed in the Industrial Revolution and has come down to our own time, although now the religious aspects of the ethos have disappeared and it is simply a mad rush for money.

Two men have been important in the popularizing and spreading of the Weber thesis. One is the German theologian Ernst Troeltsch who, in his *Die Soziallehren der christlichen Kirchen und Gruppen* (Tübingen, 1912) (*The Social Teaching of the Christian Churches and Groups*, 2, ET O. G. Wyon, London, 1931), agreed with the basic thesis, but made a certain number of modifications. As Weber himself pointed out Troeltsch was interested in the theology or teachings while he (Weber) was interested in their effects. Troeltsch insisted that Calvin believed that poverty rather than wealth fostered piety. Moreover he pointed out that the Calvinists were usually not allowed any part in government with the result that they had to turn to commerce or industry. At the same time he also held that the capitalism which arose from the Calvinist-Puritan ethic was only one of a number of capitalistic models. He did, however, accept the view that Calvin laid the groundwork for contemporary capitalism with his concept of Protestant/Christian asceticism.[3]

The second person to become the advocate of the Weberian thesis was the English historian R. H. Tawney, whose *Religion and the Rise of Capitalism* (London, 1926) has wielded a strong influence on the thinking of the English-speaking historians of early modern Europe. Again, like Troeltsch, while accepting Weber's basic views Tawney introduces some modifications. He commences by discussing the mediaeval theory that while labour was all right for a Christian, commerce was dangerous morally. He then shows how business and capitalism were expanding during the fifteenth century. He followed this by a more thorough, although not thorough enough, consideration of Calvin's views which leads him on to a somewhat similar position as Weber on the matter of Puritanism. He does point out, however, that the period from the Reformation down to the opening of the eighteenth century was a period which, while seeing a great extension of business and commerce, also saw a growing separation between religion and business practice. Therefore, it would seem that the later seventeenth-century capitalists were men who were more influenced in their operations by business expediency than by religious or ethical principles. One point which he emphasizes in all of this is the fact that Calvin, he believes, opened up the way for the taking of interest which in turn led to the development of finance capitalism in a way that could not have happened during the Middle Ages. And as Troeltsch also admits, he indicates that Calvin's views could as easily be interpreted as a blueprint for socialism as for

capitalism, had not other factors entered the picture.[4]

As one may imagine the Weber thesis has raised various questions and has caused widespread discussion. Many sociologists and a large body of historians have accepted the thesis, or its modifications particularly those of Tawney, as being the proper and true explanation of the rise of capitalism. This has been particularly true of those who liked neither Calvinism nor capitalism and who, therefore, were prepared to accept the views expressed by Aldous Huxley. On the other hand, there have been those who, while admitting that Calvinism had some influence on social and economic thinking, even terming it a 'turning-point' in the history of civilization, have rejected Weber's projection of his views into the seventeenth- and eighteenth-century development of predatory capitalism. More recently, however, others have appeared on the scene who have simply said that no relation existed between religion and the rise of capitalism. They have held that no matter what the preachers said the business man with his entrepreneurial drive simply went his own way without regard to Christian ethical principles.

The list of those who have written on the topic of Weber's thesis is long, as the number of articles in professional journals and monographs dealing with the subject indicate. J. T. McNeill's article 'Thirty Years of Calvin Study', in *Church History*, XVII (1948), pp. 207–240 and B. N. Nelson, *The Idea of Usury* (Princeton, 1969) give a formidable bibliography of the material published to 1969. And there has also been a continual flow of works on the subject since these two lists appeared. Consequently it is no easy task to present a discussion of the available material. One can touch only a few of the titles.

As an aid to the study of the question a number of collections of articles and excerpts have appeared over the years. Two volumes have been edited by R. W. Green and are very useful. One is *Protestantism and Capitalism* (1959) in the Heath Problems in European Civilization series. The other is *Protestantism, Capitalism and Social Science: The Weber Thesis Controversy* published in revised form in 1973 and contains a number of items not in the earlier volume. Both have useful bibliographies and present the various views which have been expressed on the topic. A third volume is that edited by S. N. Eisenstadt: *Protestant Ethics and Modernization* (New York, 1968) which seeks to give a comparative view of the various approaches. Finally S. A. Burrell's *The Role of Religion in Modern European History* (New York, 1964) has four good essays dealing with the subject.

Turning to the individual works, we find that since the appearance of his essays on the Protestant Ethic, Weber has had his advocates and disciples, although like

Troeltsch most make a few modifications of Weber's position. Werner Sombart in his *The Quintessence of Capitalism* (New York, 1915) in general holds the same position as does F. M. Hník in his essay 'The Theological Consequences of the Theological Systems of John Calvin', *in The Philanthropic Motive in Christianity* (Oxford, 1938). More recently A. Giddens, *Capitalism and Modern Sociology Theory* (London, 1971), R. E. Rogers, *Max Weber's Ideal Type Theory* (New York, 1969) and R. Bendix, *Max Weber: an Intellectual Portrait* (Los Angeles, 1977) have set forth much the same point of view. Probably one of the most recent works on the subject has been that of Gordon Marshall, *Presbyteries and Profits: Calvinism and the development of Capitalism in Scotland, 1560–1707* (Oxford, 1980) who has sought to differentiate between Weber's view of the relationship of Calvinism to the capitalistic ethos, 'the spirit of capitalism' and the actual development of capitalism in Scotland. Most recently of all the same author has produced *In Search of the Spirit of Capitalism: Max Weber and the Protestant Ethical Thesis* (London, 1982).

In the opposing camp, the forces are very divided in terms of their presuppositions. One group which has disagreed with the Weber thesis is made up to a large extent of historians of a Marxist approach who, accepting a theory of economic determinism, have said that the Reformation was due to economic causes, and not the other way round. Maurice Dobbs, *Studies in the Development of Capitalism* (London, 1946), and P. C. Gordon Walker, 'Capitalism and the Reformation', *Economic History Review*, VIII (1937), are two examples. But there are others who while apparently adopting a materialistic position do not necessarily go along entirely with Marxism. Christopher Hill, in *Society and Puritanism in Pre-Revolutionary England* (London, 1964) and in 'Protestantism and Capitalism', in F. J. Fisher (ed.), *Essays in Economic and Social History of Tudor and Stuart England in Honour of R. H. Tawney* (Cambridge, 1961) points out the weaknesses of Weber's thesis. Henri See's *Modern Capitalism* (New York, 1968), H. M. Robertson's *Aspects of the Rise of Economic Individualism*(Cambridge, 1933) and K. Samuelsson's *Religion and Economic Action* (New York, 1961) are also good examples of this type of interpretation of the rise of capitalism. They lay their stress upon the economic stimuli to the economic and social developments of the seventeenth and eighteenth centuries.

When one turns from those who stress the importance of economic forces to those who go back to see if Weber's thesis has any real foundation in Calvinism, one finds that here also is very considerable criticism of Weber's ideas. Probably the most extensive and thorough criticism is that in André Bieler's *La Pensée*

*Economique et Sociale de Calvin* (Geneva, 1959), a work of 550 pages in which he deals in detail with Calvin's views and shows how far Weber is off the track. A somewhat similar view is taken by Amintore Fanfani in his *Catholicism, Protestantism and Capitalism* (London, 1935) in which he goes even farther, pointing out that many of the ideas put forward by Weber were current and accepted in pre-Reformation Europe. Capitalism was common in the days when Roman Catholicism was still the dominant religious creed. My own work *Skipper from Leith: The History of Robert Barton of Over Barnton* (Philadelphia, 1962) shows this quite clearly, although some historians, such as Marshall, take exception to my conclusions. Albert Hyma's *Renaissance to Reformation* (Grand Rapids, 1955), Henri Hauser's *Les Débuts de capitalisme* (Paris, 1927) and André E. Sayous' 'Calvinisme et Capitalisme: l'éxperience Genevoise', *Annales d'histoire économique et sociale*, VII (1935) all set forth the same position, but usually with different nuances. Probably one of the most effective critiques is that of Winthrop Hudson, 'The Weber Thesis Examined' in *Church History* XXX (1961), and reprinted in shortened form in *The Role of Religion in Modern European History*. [One other work of value is G. Harkness, *John Calvin, the man and his ethics* (New York, 1958.)] The list could become much larger as Nelson's bibliography clearly shows, but limitations of space make it impossible to add much more.

One should perhaps conclude any bibliographical study of the Weber controversy by going back to what has been said about Weber himself, and his own personal involvement in these ideas. A work which is of the greatest importance in this is Weber's biography written by his widow, Marianne Weber, *Max Weber: a Biography* (ET H. Zohn, New York, 1975). Besides this work two others discuss in considerable depth some of Weber's psychological problems. One is by H. S. Hughes, *Consciousness and Society: the Reorientation of European Social Thought, 1890–1930* (New York, 1958) and the other by A. Mitzman, *The Iron Cage: An Historical Interpretation of Max Weber* (New York, 1970). They should also be considered in attempting to gain a basic understanding of Weber and his thesis.

As one looks at this welter of material pro and con, or sometimes non-committal one way or the other, one is almost overwhelmed. Who is right? Was the 'spirit of capitalism' the result of the Reformation, or more particularly of Calvinism, or do economic causes and developments alone account for the economic changes, and the thought behind them? In concluding we might consider just a few matters in the hope of gaining something of an answer.

One thing which Weber sought to do was to go behind the class-type actions to find

out what lay behind them. So it is quite proper if we do the same to Weber, himself. In this connection the last three works mentioned are of great importance. As L. A. Coser in writing the preface to Mitzman's book points out, the latter has pointed 'to his [Weber's] dual identification with the hardness of his free-thinking and authoritarian father and the soft though stern religiosity of his pious mother'.[5] This is an important statement as his father was a very successful capitalist, but one against whom Weber seems to have rebelled. At the same time, he seems generally to have taken the mother's side in family altercations. One cannot but feel, however, that Weber was also opposed to his mother's religious beliefs which came out of her Calvinist-Huguenot background. Might it not be, therefore, that perhaps sub-consciously or perhaps even consciously, his thesis which links Calvinism and capitalism, and rejects them both, set forth his 'declaration of independence'? Added to this, his strong German nationalism might well have stimulated his desire to show how truly miserable was the British nation of shop-keepers, Germany's principal rival for world power.

A further question to raise concerning Weber is the problem of his methodology. Following the current technique of sociological investigation, he formed or created models or 'ideal types' of both Puritans and capitalists which he then proceeded to fit into the context which he had created for them. As R. E. Rogers explains, the ideal type is 'a utopia', *i.e.* nowhere. It is a one-sided identification of one or more points of view and a synthesis of various other phenomena. He calls it 'a generalized model within which particular cases may be classified'. It is a rational, abstract type but does not describe a concrete course of action or phenomenon.[6] While this may be an interesting procedure to be followed by a sociologist, it is hardly a way of getting at the truth, for, as Christopher Hill points out in his *Society and Puritanism in Pre-Revolutionary England*, Puritans were anything but all of one type.[7] The term covered an amazing variety of ideologies, theologies and practices. One might add that various factors exercised an influence on Puritanism throughout the century and a half following Calvin's death. The ideal type, therefore, seems hardly a sound tool by which to arrive at the truth of an historical phenomenon.

Coherent with his ideal type methodology, while he admitted that there were other forces operative in the sixteenth and the seventeenth centuries which brought about the economic and social changes, he stresses the religious, Calvinistic-Puritan ethos as the determinative influence. While this would fit in with his ideal type concept, as a good many historians have shown, this results in a lop-sided approach which does not really present the truth. Furthermore, it is quite clear

that by the end of the seventeenth century, Puritanism had changed radically from what it was in the days of Browne, Barrow, Travers and Cartwright. For one thing Cartesianism had begun to have its influence in English thought. In 1649 what appears to have been the first English translation of Des Cartes' *Discours de la Methode* (1637) and *Meditations* (1641) was available, to be followed later by others done by John Davies and William Molyneux.[8] The extent of his influence may be seen in the fact that the epistemology of Locke was clearly influenced by Cartesian methods.[9] Might not a good many of the Puritans have come under the same influence? Another factor in the change in Puritan thinking would simply be the expanding opportunities to make money as new trade routes opened up, so that by 1650 Africa, America and the Orient had all become markets for English wares, particularly textiles. And the inflation of the period from 1550 on would be a constant stimulus to further expansion. At the same time, some of Calvin's ideas and teachings such as that of 'calling' could be neatly changed to fit a new situation which Calvin would never have countenanced.

This all brings us back to the question of whether this Puritan commercial activity was in reality very different from that of the pre-Reformation capitalists. While Weber and all his disciples must admit that there was mediaeval capitalism, they like to make a distinction by saying that the Calvinist ethos with its stress on predestination and calling provided a new approach which was more rational and at the same time a stimulant to capital accumulation. Yet as one looks at the Medici, the Frescobaldi, the Fuggers, Jacques Coeur, Robert Barton and other pre-Reformation tycoons, one has to admit that they seemed very rational in their approach to business nor do they seem to have required any religious stimulus to accumulate capital. Furthermore, they devised quite easily means of taking interest on their money, even though the church officially did not approve.[10] They could always cover their enterprises with a cloak of sanctity, something not unknown even in biblical times.

But where does Calvin stand in all of this? It is interesting to note that Weber does not really make a thorough study of Calvin. He is not interested in his doctrines so much as what he feels were their consequences. As a result he makes a good many theological mistakes, not the least of which is his contention that the doctrine of predestination is central to Calvin's whole system. As Hill points out this is a grave error, for the doctrine of justification by faith is much more at the heart of Calvinism. And when one is justified through faith in Christ as his mediator, he then surrenders his life to the Lord to serve him in this life, doing all things to his glory: *soli Deo gloria*.[11] If this should result in one becoming wealthy, he should

take this as the gift of God, but if he does not become wealthy it is no warning that he is not in grace, for God gives his gifts as he wills. Christians are to use them as they are bestowed, but prosperity is no sign of election or of sanctification.

In fact, Calvin is constantly warning against the seduction of riches. His comments on Ezekiel 18:7–9 make this very clear, although he is by no means anti-business. His constant contention is that those who become rich have a responsibility for the poor. So often those who dislike Calvin contend that he taught that if one were poor it was because of laziness which is sin. But this is far from the truth. Calvin held that people might be impoverished for various reasons and those who had more were under obligation to help. The plan which he worked out in Geneva for a diaconate to take care of the poor and the sick makes this very clear. And as A. G. Dickens points out his example was followed generously by the Puritan element in England. This meant also that Calvin insisted that employees must be given proper and adequate wages.[12] To contend as some do that Puritans, basing their views on Calvin, felt they should keep wages as low as possible is simply not according to the historical facts.

Some may, of course, say that while this is all true, yet Weber's contention that it has been the predominantly Protestant countries which have developed economically and have produced the capitalistic systems. He claims that this was because the Roman Catholic church had no idea of calling in the Protestant sense, nor did it stress the importance of working and saving as did the Calvinists. It seems clear, however, from what Fanfani and H. M. Robertson have shown to be the Roman Catholic position on these matters, that even elements such as the Jesuits and their enemies the Jansenists both advocated very much the same ideas as the Puritans. One can add to this the fact that the Anglicans were just as insistent upon the so-called 'Puritan ethic', if not more so than the Puritans themselves.[13] Roman Catholic, Anglican and Puritan preachers alike all called for the faithful to fulfill their callings by constant activity in them, while at the same time warning about the danger of trusting in riches to enable them to enter the kingdom of heaven.

What then has made the difference between the Protestant and Roman Catholic countries? It would seem, for one thing that the move towards a more developed capitalistic economy had already begun in western Europe before the Reformation, a trend which was helped by the fact that countries bordering on the Atlantic Ocean were under no threat from the Turks or Moors who were constantly menacing eastern Europe and the Mediterranean countries. Added to this, since the sea was the easiest road to travel, the countries with access to it were in the

best position for economic development. Antwerp was probably the best example of this phenomenon. But there were other cities which developed in a similar manner: Bordeaux, Nantes, Dieppe, Rouen, Southampton, London, Middleburg, Copenhagen, Amsterdam, Rotterdam.[14]

With the opening up of the new world, these cities began sending their ships overseas for trading purposes, but in so doing their need was then greatly increased for capital. Out of this came the regulated and the joint-stock companies such as the Levant, the Muscovy, the British East India and the Dutch East India companies. But if they were to have sufficient goods to trade, production at home had to increase, and with the general unwillingness of the labouring class to become more productive a certain type of discipline had to be introduced, and in this endeavour Calvinism with its idea of diligence in one's calling to the glory of God was indeed a definite help.[15] It is not surprising then that preachers such as Richard Baxter had considerable to say on the matter of diligence, while at the same time warning against the dangers of riches.

The economic expansion which had begun by 1500 and which had accelerated in western Europe down into the eighteenth century, then began to develop even more rapidly with the invention of the steam engine, new methods of spinning and weaving and various other technological advances. But this all required more capital and skilled labour. The outcome was what we know as the Industrial Revolution, which laid the basis for the contemporary economic development and its concurrent problems.

As one looks at Weber's thesis, therefore, one cannot but feel that he has succumbed to the disease which often overtakes those who wish to find one explanation for a very complex development. It is impossible to say that there was one single dominant cause which brought about the rise of capitalism. Calvinism undoubtedly played a part. In some ways it provided a sense of freedom from the old, often-disregarded Roman Catholic strictures on such things as the taking of usury. Moreover, with its stress on one's direct responsible to Christ as King, it tended to give its adherents a greater sense of freedom and independence from the control of the institutional church. They could act according to their consciences. At the same time it emphasized that the Christian must be honest and fair in all his economic activities. These teachings all had their influence undoubtedly, but there were also other influences, some of which were in direct conflict with Calvinism, which brought about the rise of capitalism.

In examining this whole matter of the development of modern capitalism it is

necessary that one should have a much wider perspective than that allowed by Weber's ideal type. Every aspect must be considered and evaluated. It is necessary to look at both human need and human greed, which are sometimes not that easy to distinguish, for often what one may consider to be a need is simply the result of greed whether of comfort, power, prestige or some other desired end. At the same time we must constantly remind ourselves that the sovereign God rules and overrules all things so that even the wrath of man shall praise him, and the rest of man's wrath and sin he will restrain (Ps. 76:10).

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[1] Quoted in H. M. Robertson, *Aspects of the Rise of Economic Individualism* (Cambridge, 1933), p. 208.

[2] *Gesammelte Aufsätze zur Religionssoziologie* (Tübingen, 1920–1), 3 vols. This has been translated and published in English in volumes dealing with separate topics. For our purposes the important one is the volume on *The Protestant Ethic*, translated by Talcott Parsons with an introduction by R. H. Tawney and published by Allen and Unwin (London, 1930), and many times since.

[3] *The Social Teaching*, 2, pp. 641ff., 812ff.

[4] *Cf.* particularly his introduction to Weber, *The Protestant Ethic* … edited by Parsons.

[5] A. Mitzman, *The Iron Cage*, p. vii.

[6] R. E. Rogers, *Max Weber's Ideal Type Theory*, pp. 88ff.

[7] C. Hill, *Society and Puritanism*, chapter 1.

[8] *A Discourse of a Method for the well-guiding of reason and the discovery of truth in the sciences* (London: printed by Thomas Newcombe for John Holden, 1649); *Reflections on M. Des Cartes Discourse on Method. Written by a private pen in French and translated out of the original manuscript by J.D.* [John Davies] (London: Thomas Newcombe, 1655); *Six Metaphysical Meditations wherein it is proved that there is a God…. Hereunto are added the objections made against the Meditations By Thomas Hobbes…. With the author's answers. All faithfully translated into English, with a short account of Des Cartes life*. By William Molyneux (printed by B.G. for Benjamin Tooke, London, 1680).

[9] *Cf.* P. A. Schouls, 'Descartes and Locke: Case Studies in imposition of method',

*Philosophia Reformata*, 46 (1981), pp. 37ff.

[10] *Cf.* J. W. Thompson, *The Economic History of Europe in the later Middle Ages* (New York, 1965), pp. 60ff.; H. Pirenne, *The Economic and Social History of Medieval Europe* (New York, 1937), pp. 125ff. Even the papacy itself was involved in transactions which resulted in the taking of interest. *Cf.* A. I. Cameron, *The Apostolic Camera and Scottish Benefices 1418–88* (London, 1934), pp. xxxiff. and W. E. Lunt, *Papal Revenues in the Middle Ages*, 1 (New York, 1934), pp. 334ff.

[11] C. Hill, 'Protestantism and Capitalism', p. 36.

[12] P. S. Gerbrandy, *Calvinisme en Maatschappelijke Orde* (Publicaties van de Reunisten Organisatie van A.D.D.D.), no. 9, p. 11 makes the comment that Calvin's exegesis of Ezekiel 18:7–9 goes back to Augustine on the subject of taking interest, bypassing Aquinas, but that he 'is remarkably Thomas's brother when it comes to economic insights and their ethical evaluation' [my translation]. *Cf.* also J.-M. Lechner, *Le Christianisme Social de Jean Calvin* (Geneva, 1953) and A. G. Dickens, *The English Reformation* (London, 1965), pp. 316f.

[13] C. J. Somerville, 'The Anti-Puritan Work Ethic', *The Journal of British Studies*, XX (1981), pp. 70ff.; H. M. Robertson, *Aspects of the Rise of Economic Individualism* (Cambridge, 1933), pp. 88ff., 133ff.

[14] C. Day, *The History of Commerce* (New York, 1907), p. 152ff.; Tawney, *Religion*, pp. 73ff.; G. R. Elton (ed.), *The New Cambridge Modern History*, 2 (Cambridge, 1958), pp. 50ff.; H. A. Miskimin, *The Economy of Later Renaissance Europe* (Cambridge, 1977), *passim*.

[15] Hill, *Society and Puritanism*, chapter 4.

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